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THE BEQUEST OF
DANIEL MURRAY
WASHINGTON, D. C.
1925

Memorial Service

Under the Auspices of The Berean Building and Loan Association
and The Berean Presbyterian Church

To

JOHN McGILL, ESQ.

Late Treasurer of

The Berean
Building and Loan Association

AT THE

Berean Presbyterian Church

SOUTH COLLEGE AVE. ABOVE 19th ST.

Phil. Pa

Sunday Evening, April 3, 1910

7.30 o'clock

HG2463
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John McGill

In Memoriam

John McGill

Sunday Evening,

April 3rd, 1910

Berean

Presbyterian Church

Price 15 Cents

PREFACE

SOME men are born great, others have greatness thrust upon them, still others are great because of the disinterested acts of benevolence and love which they exhibit towards their fellowmen. Such a man was the late John McGill, whose life had been consecrated to the betterment of his fellowmen, and who, having espoused the cause of the colored people, devoted the last thirty years of his life almost wholly to their general improvement and well being, as exhibited in the Berean Enterprise, of which he was its chief human exponent and inspiration. No man did more to encourage the writer and to make solid the foundation of his work than he. It was most fitting, therefore, that the life and deeds of this good man and the grand galaxy of benevolent friends, too, who assisted by their means to build up the Berean Enterprise, should be memorialized in a meeting such as was held in the Berean Presbyterian Church on the 3d of April, 1910, of which these pages give an account.

MATTHEW ANDERSON, D. D.

The bequest of
Daniel Murray,
Washington, D. C.
1925.

Officers of The Berean Church

Pastor

REV. MATTHEW ANDERSON, D. D.,

Assistant Pastor

REV. A. SELLERS MAYS, A. M.

Elders

WM. H. BARRETT

MARCELLUS B. MURRAY

THOMAS RAY

Deacon

MR. DENNIS McKINNEY

BEREAN

Building and Loan Association

of Philadelphia, Pa.

OFFICERS

MATTHEW ANDERSON, D. D.
President

JOHN McGILL
Treasurer

JOHN G. PARKE
Vice-President

W. W. STILL
Secretary, 1607 Bainbridge St.

HON. GEORGE S. GRAHAM, *Solicitor*, West End Trust Building

IRVIN SHUPP, Jr., Esq., *Assistant Solicitor*, Real Estate Building

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COMMITTEE OF ARRANGEMENTS FOR THE MEMORIAL MEETING

ROBERT S. JACKSON

JOHN H. CLOWER

MATTHEW ANDERSON, D. D.

A. G. RUMSEY

ALBERT GIDDINGS

CHARLES GEORGE

PROGRAM

CHAIRMAN.....Rev. Wm. H. Roberts, D. D., LL. D.
General Secretary of the General Assembly of the Presbyterian Church, and Ex-Moderator

PRAYER.....Dr. William P. White
SCRIPTURE LESSON—Psalm XXIV.....Miss Margaret Anderson
MUSIC—"Rock of Ages".....By the Choir
ADDRESS..... Michael J. Brown
VOCAL SOLO—"Thy Will be Done"..... Miss Edna A. Jackson
ADDRESS.....Reuel Stewart, M. D.
MUSIC—"I Know that My Redeemer Liveth"..... By the Choir
ADDRESS..... Hon. Archibald H. Grimke
SOLO—"Rock of Ages"..... .....Miss Maude F. Anderson
MEMORIAL ADDRESS..... Rev. Matthew Anderson, D. D.
SOLO AND CHORUS—"I Have Read of a Beautiful City"
Miss Maude F. Anderson
PSALM XXIII..... ..... S. S. Class
ADDRESS..... Rev. Wm. H. Roberts, D. D., LL. D.
ADDRESS..... Robert S. Jackson
MUSIC—"Lead Kindly Light".....By the Choir
ADDRESS.....John G. Parke
ADDRESS..... John H. Clower
MUSIC—"Heaven is My Home"..... .....By the Choir
RESOLUTIONS..... ..... William W. Still, Esq.
MUSIC—"Abide With Me"..... ..... By the Choir
BENEDICTION

Musical Director, PROF. JAMES DICKS
Organist, MISS BLANCHE E. WILLIAMS
Addresses limited to five minutes except Memorial Address

COMMITTEE

ROBERT S. JACKSON — A. G. RUMSEY
JOHN H. CLOWER — ALBERT GIDDINGS
CHARLES GEORGE

MEMORIAL SERVICE
TO
JOHN McGILL, Esq.

After the prayer by Dr. Wm. P. White and reading of the Scripture lesson, Psalm xxiv. by Miss Margaret M. Anderson, the choir sang:

ROCK OF AGES

Rock of ages, cleft for me,
Let me hide myself in Thee;
Let the water and the blood,
From Thy riven side which flowed,
Be of sin the double cure,
Cleanse me from its guilt and power: etc.

Address by Mr. Michael J. Brown

JOHN McGILL—IN MEMORIAM

"Life's duties done, he falls asleep
As sweetly as a child,
Whom neither thought disturbs
Nor care encumbers,
Tired with long play,
At close of winter's day,
Lies down and slumbers."

The work of a busy man, if he chooses it and it is a pleasant duty to him, none the less tires the body as well as the mind; yet, when he lays his head down on his pillow at night, he falls asleep, dreaming pleasant dreams of a day well spent, and even though feeble in body, at the dawn of day he awakens refreshed and ready and anxious to continue his labors for the good of mankind.

The daily toil of a good man, working for the weal of others, truly becomes like unto the long play of the child, and whether the sleep be only during the starry hours of the night, or stretches on and on into eternity, the awakening is blissful—either to meet the duty of one day more, or forever to hold sweet communion with the Master, the one altogether lovely.

What more can be said in honor of a soldier who dies while advancing to the front of the battle line, holding aloft the colors of his country?

John McGill died while bearing high the banner with the name so dear to him—Berean.

This was the life of the one whose memory this people cherish to-night, and while we shall miss him in mortal flesh, it remains with us to feel his spiritual presence always with us, and further honor him by keeping unstained the name he loved so well—Berean.

The very last physical labor he performed in this world was when he sat in his chair with the books on his knees, bearing the name—*Berean.* Sometimes when a leader falls at the head of his command his followers become panic stricken, break ranks, turn their backs to the foe and flee. Again, sometimes the loss of a beloved standard-bearer inspires the entire command to link themselves together as one complete forged chain, and on they move to irresistible triumph.

It was Longfellow who said:

"Thousands bleed to raise one hero into fame."

But in John McGill the Lord raised up a man whose entire life served in endeavor to raise up a thousand men into heroes.

The greatest honor to his noble services and the sweetest memory of his good acts that this people can render, is simply to encourage and continue in like manner, aiding to build up character—your own as well as that of those with whom you associate and come in touch.

With his open Bible at the 7th chapter of St. Matthew, we can believe him reading to his people:

"Therefore all things whatsoever ye would that men should do to you, do ye even so to them.

"Ye shall know them by their fruits.

"Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock. And the rain descended and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock.

"And every one that heareth these sayings of mine, and doeth them not, shall be likened unto a foolish man, which built his house upon the sand.

"And the rain descended, and the floods came, and the winds blew and beat upon that house; and it fell; and great was the fall of it."

Solo: "Thy Will Be Done."—Miss Edna A. Jackson.

Address by Dr. Reuel Stewart

If stones could speak, then every stone in this edifice would be vocal with praise and echo and re-echo one name—John McGill. Surely we should be better than stones when we offer tribute to the memory of one we all loved.

When a person would write a biography of an individual, he would not depend upon his own experience, but would ascertain all the facts within the experience of all those who had been associated with the individual during his whole history. Now to-night no one person can portray all the characteristics of Mr. McGill, though many here, having been in close touch with him, might attempt it; but I will not, and would fail if I tried.

I will only enumerate some of what I feel were salient points. First, he was quiet in his demeanor. No one would ever suspect the great reserve force within that quiet exterior force which

would meet all the demands of life's organizations. His eye was bright, his tones soothing, his manner pleasing, so that he would at once gain the confidence of his hearer, who thereafter had full faith in his perfect sincerity. I think no person ever charged Mr. McGill with the want of purity of motives or honesty of purpose.

The next I notice was his coolness and deliberation. Mr. McGill never decided in haste, to repent at his leisure, neither would he be hastened to decide. He would take his time. He would examine in all aspects, obtain all the light he could obtain, and then, with a remarkably clear judgment decide, and his decision was correct.

Next was the firmness of his convictions. When he had considered a subject-matter in all its relations, and had decided, he would consider it a closed book, not to be reopened. Thereafter there was to be no review, but, like the laws of the Medes and Persians, unchangeable.

The next, and I think it one of the grandest traits in Mr. McGill's character, was the inflexibility of his integrity. I think that no power, no earthly influence, could make Mr. McGill deviate one hair's breadth from the line of duty or righteousness. He disliked all underhandedness. He hated deceit and hypocrisy, he condemned the unthankful and the ungrateful, and he could say, "I will lift up my hands in innocency, and so will I go into thy courts, O Lord."

Another, and perhaps all others were more or less due to it, was his absolute trust in and dependence upon Christ as his Redeemer and Saviour. I have known Mr. McGill for many years antecedent to his connection with this organization. At times he would talk in conversational tones, yet really arguing, but would gradually lead the hearer to make the decision in advance to the satisfaction of Mr. McGill. For over forty years I have been associated with him in the church and eldership of West Green Street, and in that little coterie I saw, as it were, the inner life of Mr. McGill.

He had a wonderful judicial mind, eminently methodical, clear in his conceptions, exact in his statements, prudent in his suggestions, mild in his expressions, yet firm, powerful when principles were endangered or involved. He appeared guided by the Golden Rule, and hence would treat all subjects with an unbiased mind and at times would sacrifice personal advantage on the altar of duty or righteousness. Out of the abundance of the heart the mouth speaketh, and I often think that his words and acts were only the outward manifestations of the purity of the heart within. Permeated by the Divine Spirit and constantly under its influence, he acquired a mighty self-control, so that, though having very positive opinions, yet he accorded the same right to others as he demanded for himself, and cheerfully acknowledged to all the right of private judgment. Even more, he would at times in Christian silence suffer wrong, though the first to bestow blessings on the wrong-doer. No wonder that I greatly admired him and appreciated and cherished his friendship, a friendship continuous and cemented with passing years. I can to-night rejoice that I had the privilege of his acquaintance, for his influence was always good, and I am thankful that he accorded me his friendship and confidence. As Mr. McGill was during the active pursuits of life, so we would expect the same traits at its closing hours. Life's duty done, and well done, he passed down to the portals of the open tomb with calmness and composure, with an unfaltering trust, and with a sublime Divine uplifting faith he could say, "I know Whom I have believed, and that He is able to keep that I have committed to His trust till that great day. I know that my Redeemer liveth."

The passing from the material to the spiritual is sometimes represented as amid mists, darkness and shadows, "the deep, cold shadows of the tomb." But I see no darkness, no shadows in this tomb, but an ethereal brightness of celestial light, and I see, burnt in the casket with letters of fire these words:

"Within this casket in eternal rest
Sleeps one of the noblest sons of mortals blest."

Shall we cease our tears? Shall we mourn while angels hover around rejoicing? Shall we sorrow when God Himself looks on with pleasure? Hark! I hear a voice from heaven saying, "Precious, precious in the sight of the Lord is the death of His saints."

I KNOW THAT MY REDEEMER LIVETH

By the Choir.

I know that my Redeemer liveth,
And ever prays for me;
A token of His love He giveth
A pledge of liberty.

Address of Hon. Archibald H. Grimke

Mr. Grimke spoke in substance as follows:

The life of Mr. John McGill, as it touched the colored people of Philadelphia, reminds me of the fable of Hercules and the wagoner who, when his wheels became stuck in the mud, knelt by the roadside and sent up a prayer to Hercules in the clouds for help. But Hercules did not answer this emergency call of the wagoner as he was expected to answer it, by descending bodily from the skies to lift the wheels out of the mud. He did not do that; he did what was infinitely better. He revealed to the man the secret of self-help, which is the best help, for it is ever the one that is nearest at hand.

Something like this is what Mr. McGill did for hundreds of colored families in this city through the Berean Building and Loan Association. These families needed homes, and he revealed to them the way to obtain the thing they wanted. The original

conception of the Berean enterprise belongs, I believe, to my friend Dr. Anderson, but the organization of the idea and the application of it to the needs of the colored people of Philadelphia was largely the work of its treasurer, Mr. John McGill. His ability and experience as one of the oldest and most successful business men of the city qualified him eminently to do this work well. And this he did with singular success, as witness the two or three hundred families who have acquired homes through the Berean enterprise. To Mr. McGill more than to any other man is due the credit and glory of this achievement.

The man who helps other men to get homes is a benefactor of his kind. For does he not, in so doing, advance the cause of education, of good morals and of good citizenship? His is indeed practical Christianity, patriotism and philanthropy. Dr. Stewart has eloquently said that if the stones of this church could speak, every one of them would utter the name of John McGill. They would indeed. But better than the stones, in every heart in those hundreds of homes which he helped others to get is the honored name of John McGill treasured with love and gratitude. The works of the lamented treasurer of the Berean Building and Loan Association follow him, and hundreds whom he helped in life have risen around his grave to call him blessed. And blessed surely is the memory of him who helped others to buy or to build homes, for he becomes thereby the conservator of the family, of society, of church and state. We thank God, we who are gathered here in this memorial meeting to-night, for the gift of John McGill, for his long and useful and upright life which he lived among us, and for the noble work which he did for his kind, regardless of race and color, in this great municipal centre of education and industry and philanthropy.

Solo: "Rock of Ages."—Miss Maude F. Anderson.

The Late John McGill

BY REV. MATTHEW ANDERSON, D. D.

It was Mr. Horatio N. Thissell, the head of the Philadelphia Branch of the American Tract Society and an elder in the Alexander Presbyterian Church, now the West Green, who first called my attention to Mr. McGill.

Elder Thissell was one of my earliest and staunchest friends. "Mr. Anderson," he would say, "you should become acquainted with Mr. John McGill, of the Pequea Mills. There is not a better nor a more useful man in the city of Philadelphia than he. Should you once get him interested in your mission, you would not wish for a better friend. Mr. McGill is a man of few words, clear judgment and decisive action. When he has reached a decision in regard to any line of action, nothing but the most trenchant and convincing arguments can change him from his determined purpose."

It was early in the year 1880 when I called upon Mr. McGill for the first time. He listened attentively to all I had to say. For example, the supposed number of colored people in Philadelphia proper; the number north of Market street; the number in the district bounded by Eleventh street and the Schuylkill river, Market street and Montgomery avenue, in which the Gloucester Mission, now the Berean Presbyterian Church, was located; the number of colored churches in this district, as well as the neglect, indifference and apathy, almost to the point of contempt, exhibited towards the colored people; the need of a substantial and well-appointed church building to meet the demands of the people, in order that effective work might be done among them.

Mr. McGill listened attentively to all I had to say for nearly an hour, and when I was through, said: "I am very sorry, Mr. Anderson, that I cannot respond liberally to your cause. I am called upon to contribute to so many similar charities that I can

give you but five dollars." To say I was disappointed hardly expresses it. My expectations had been raised so high by the reputation given of Mr. McGill that I was not at all prepared to have them dashed to the ground.

The next day I called upon Elder Thissell and told him of my experience. "Mr. Anderson," he said, "don't be discouraged because of Mr. McGill's apparent indifference to your work, for, as I said, Mr. McGill is a man who never takes an active interest in anything unless he is thoroughly convinced that it is in every way worthy. I would advise that you keep him posted in regard to your work. Call upon him regularly every two or three weeks and let him know how you are progressing." I accepted Elder Thissell's advice, and every two or three weeks, never longer than a month, I would call upon him and report what progress I was making. This I had done for two years, and in that time he did not contribute anything towards my work other than the five dollars he gave when I first called.

The first subscription made on my book towards a lot and building was by Mr. Samuel H. Jarden, an elder in the Green Hill Presbyterian Church. Elder Jarden, in drawing up the condition of the pledges, made his and all other subscriptions binding only when six thousand dollars were subscribed, in two years from date, namely, the 14th of May, 1881. Eighteen months had now elapsed, and only thirty-five hundred dollars had been subscribed. Twenty-five hundred dollars were needed to make up the six thousand dollars, and this must be raised within six months or the whole would be forfeited. I was perplexed, bewildered and almost disheartened. I did not know what to do nor where to go for further assistance, having walked all over the city and called on every charitably disposed man or woman whose name I had learned. Tired in body, disturbed in mind, tempted with doubt, strive as I might, fear would come stealing over me of not succeeding in bringing up the amount at the required time. Everything seemed blank; there was not a person

in all Philadelphia, so far as I could see, who could respond to my appeal. I was most wretched. The thought of failing after having thirty-five hundred dollars subscribed was most discouraging. I walked the streets, but knew not whither, and hardly knew for what purpose. The thought finally came to me like a flash of light, "Go to Mr. McGill and tell him all." But I rebelled against the thought. "Why go and see him," I argued, "when he has only given me five dollars in two years, though I had gone to see him often in that time?" Still the thought would keep repeating itself, "Go and see Mr. McGill and tell him all." I finally, but most reluctantly, decided to go, even though I might be ordered out of his office when I entered. But my surprise can better be imagined than told, when he greeted me most cordially, taking me by the hand and addressing me thus:

"Mr. Anderson, I am glad you came, for I want to know where the colored people live, and where a church should be located, so as to be central to them, and also where vacant lots are for sale in the neighborhood, for I have sent my agent out to see what a lot for a church could be secured for."

Never in all my life had anything so completely overcome me. I had gone to his office not expecting to receive any encouragement whatever, but rather discouragement. I went feeling most wretched; my hope had almost gone, but this unexpected news almost unbalanced me; I could hardly answer for the emotion of joy which welled up in my throat and the suffusion of tears which filled my eyes.

Continuing, he said: "I have thought, Mr. Anderson, as I may not be able to give you any large amount of money, I might be of service in assisting you to secure a lot and building a church, from my experience as a business man." All of his questions were answered to the best of my ability in their order. This interesting interview with Mr. McGill on this bright November morning, and its accompanying revelations, constitute one of the many unexpectants which have punctured my life's history like oases in the desert.

The outcome of this interview was the purchase of a lot by Mr. McGill for the Berean Church on Girard avenue between Nineteenth and Twentieth streets, directly back of the present lot where the church now stands. This lot I had set my heart upon for months, but could not get it for less than sixty-three hundred dollars. Mr. McGill secured it for forty-five hundred dollars. He afterwards sold it, with my consent, for six thousand dollars, gaining by the transaction fifteen hundred dollars, which he turned over to the credit of the church, thus enabling me to meet the condition of the pledges, namely, to have six thousand dollars subscribed in two years from date.

Having sold the lot on Girard avenue, Mr. McGill purchased the large and valuable lot adjoining on the north, located on South College avenue, one hundred and thirty-six feet by one hundred and forty-seven feet six inches, between Nineteenth and Twentieth streets, directly opposite Girard College, on which he erected this beautiful blue marble church which is so generally admired, and two dwellings, 1926 and 1928 South College avenue, the former for a parsonage and the latter for sale. His plan was that whatever the latter would bring over and above the cost price should go towards the debt on the grounds and buildings. When the parsonage was completed he had me and my family move into the house, charging me only a nominal rental, as my salary was small, and that I might not be the least embarrassed from the outlay I would be obliged to make for furnishings, he gave me four months' rent free, which was a most noble and considerate act.

From the time that Mr. McGill expressed an interest in the church, 1882, until his decease, Sabbath, January 30, 1910, he was ever the same kind, unassuming friend, not only to the Berean Church, but to the colored people generally. While he did not build the Berean Church in the sense that he personally contributed all the funds or even the major part of them, yet the great business interest he took in the purchase of the prop-

erties and the erection of the buildings, made it possible for me, the pastor of the Berean Church, to succeed in raising the funds to pay off the entire indebtedness on the same.

The Berean Church and Manse cost, including interest on the mortgages, sixty thousand dollars. Mr. McGill contributed personally five thousand dollars, but this amount, while munificent, was small when compared with his great influence, which he gave to the work by encouraging others to give. For while there were those who would not have contributed but for the dogged perseverance on the part of the pastor of Berean Church, there were many who were induced to give because they had confidence in the judgment and business ability and veracity of Mr. McGill, and not because of any special interest they had in the colored people.

There were, however, many friends of the Berean Church and its pastor, who should have special mention, who have long since answered to the roll-call above, among them being Messrs. William S. Reyburn, Thomas Wood, J. Addison Henry, D.D., David Scull, G. E. Purves, V. C. Sweatman, Charles H. Blatchley, James Hogg, William Hogg, John W. Watt, Thomas Stinson, William Arrott, Alexander Whilldin, Joseph J. Martin, George M. Troutman, William H. Browne, LL.D., Dr. D. Hayes Agnew, C. W. Lawall, William M. Singerly, William G. Massey, Gustavus S. Benson, Alexander H. Brown, Judge Allison, James McManes, Judge Pierce, Joseph P. Cooper, William H. Furness, D.D., LL.D. Samuel Field, E. W. Clark, William M. Sinclair, John O. Hughes, C. W. Middleton, P. H. Tenbrook, David Vandevere, Dr. C. S. Wurts, Samuel C. Huey, Esq., James A. Freeman, Col. A. K. McClure, John Mundell, William E. Montelius, H. W. Pitkin, Elias D. Kennedy, Thomas Potter, Elliott F. Shepard, Daniel O. Hittner, Seldon S. Walkley, William Kemble, Joseph L. Caven, Horatio N. Thissell, E. A. Rollins, John McInnis, Joseph Clough, Percy Heilner, James Moore, Joseph Harvey, Edward Partridge, George W. Childs, William

G. Morehead, H. H. Houston, Stephen Green, John W. Woodside, William H. Miller, D.D., George S. Harris, Barton Hoopes, Theodore Kitchen, Ferdinand J. Dreer, C. W. Hodge, D.D., Thomas G. Gayley, William Still, Thomas G. Hood, Cornelius W. Vanderbilt, William P. Henszey, Dr. Edwin Williams, Hamilton Disston, Mrs. James Hogg, Mrs. Thomas H. Powers, Mrs. Thomas Wood, Mrs. Catharine M. Singerly, Mrs. Mary Disston, Mrs. Thomas Potter, Mrs. E. W. Clark, Miss Elizabeth Otto, Mrs. James McManes, and the Misses Faries, who form a bright galaxy in the regions of bliss. Yet it is to John McGill the chief honor belongs, not merely because he made it possible to secure this beautiful location and erect this most attractive and well-appointed church and manse, not because he was one of the founders and most potent factors in giving shape and character to the Berean Building and Loan Association, an association which is doing more to encourage the economic and financial interest of the colored people than any similar institution in the United States, but because he has done more to infuse hope, inspiration and manly character in the colored people than any other friend with whom they have come in touch.

John McGill will ever live in the hearts of the colored people of Philadelphia because his life was such that he has become to them incarnate.

In my judgment, the most distinguishing feature in Mr. McGill was his high sense of honor. No influence could induce him to resort to a mean act, however much it might seem to be to his advantage. The Golden Rule, "As ye would have others do to you, do ye even so to them," was the rule which regulated all his actions in everyday life. In my relations with him for thirty years, during which time I was able to study him most intimately, I can truthfully say that I never detected in him a single act which could be construed as mean. In saying this I would not have it understood, either, that we always agreed; in fact, I frequently differed with him, but always because I thought him mistaken in judgment, and never as violating intentionally a single principle of right.

The cause which Mr. McGill espoused in connection with the Berean enterprise naturally subjected him to the temptation to deal unjustly with those whose cause he had espoused, and he would have yielded to this temptation had he not been a man of sterling worth as well as of deep-seated religious principles. For example: The prejudice of the white people would naturally tend to dissuade him from taking an active personal interest in the general welfare of the colored people; and the narrow, petty jealousies of the colored people would have dissuaded him to do less for the Berean Church because of denominational reasons.

This spirit exhibited itself most vividly during the early history of the Berean Church.

Until the Gloucester Mission was begun, in 1878, out of which the Berean Church sprang in 1880, there had been no Presbyterian work done among the colored people for over forty years in the city of Philadelphia, so that the idea of a Presbyterian mission, and still more the idea of a Presbyterian church among the colored people, was considered as absurd.

Hence when I took charge of the field, the 14th of October, 1879, it was the prevailing belief on the part of both the white and colored people that the work would soon prove to be abortive.

Good Presbyterian elders would say to me, when they were called upon for assistance, that they had no money to give to Presbyterian missions and churches for colored people, for all such ventures had proven to be failures. What money they had to give to colored missions and churches should be given to the Methodist and Baptist, for the colored people were indigenous to Methodist and Baptist soil. Plant the colored man in this soil —they would say, and he will give you no concern, and will grow up spontaneously into Methodist and Baptist churches.

These encouraging responses were given me when I was receiving a salary of only ten dollars a month, and doing my own cooking, eating but one meal a day and paying a room rental of

five dollars a month, and, too, when conscious that I had coursing through my veins the blood of grandsires who for two hundred years were as loyal to the grand old Presbyterian Church as any who have come to this country from the land of Knox or from the Emerald Isle.

The influences which were brought against Mr. McGill to compel him to desist in his efforts to assist the Berean enterprise and the colored people were enough to have changed the mind and caused almost any other man to have given up in disgust, but like the great rock in the ocean which withstands the surging waves and dashes them back in spray, so John McGill withstood the surging waves of criticism which were engendered by covetousness, prejudice and contempt on the part of a negro-hating class on the one hand, and ignorance, suspicion, jealousy and envy exhibited on the part of a class of colored people on the other. Every influence was brought to bear by the former to discourage Mr. McGill from doing so much for the colored people because of their prejudice, and every influence was brought to bear by the latter class to prevent him from doing so much for the Berean enterprise because it was Presbyterian. But none of these things moved Mr. McGill. His great soul was bursting with love towards all men. The object of his active interest in the Berean Church was simply to use it as a fulcrum to lift the Philadelphia colored people to a higher moral and financial level, and thus remove from them one of the greatest obstacles in the way of their progress. No man ever lived who was freer from narrowness than John McGill. His great soul went out in kindly feelings and good will towards all men, the rich and the poor, members of his own race as well as members of the colored race, foreign born and native American; all alike found in him a friend and a well-wisher. Those who thought otherwise did not know him. I thought differently once, even after he had begun to take an active interest in my work; the fact is, it took years before I discovered that I was mistaken. Mr. McGill's keen

sense of business principles, and his stern requirements that these principles be carried out in all business relations, gave the casual observer the impression that he was cold and austere. Nothing was further from the truth. To know John McGill one had to get close to him; he had to feel the deep throbbings of his great heart and breathe the spirit of his noble soul; yea, more, he had to see the jeweled tear in his tender eye, as I have seen it as he would be listening to or relating some distressing story or recounting some special achievement won against obstacles which seemed insurmountable.

Before closing this sketch I wish to correct an error which has many adherents in Philadelphia and which, unless corrected, is likely to increase with time, and that is that the Berean enterprise is the result of a thought suggested by a few wealthy white friends, who, seeing the need of such an enterprise among colored people, agreed among themselves to launch it. First, it is said that these friends purchased a large lot on South College avenue and paid for it; then they erected the buildings, including the chapel, costing over sixty thousand dollars, after which they organized the Berean Building and Loan Association, finally the Berean School, and erected its buildings, and that they are financing the same. It would be untrue to the memory of the sainted friends, especially to our friend John McGill, should I allow such a false impression as this to pass unnoticed, for it would be unjust to Mr. McGill and the dear friends who contributed to the work, many of them yearly, some of them a number of times during the year, until every vestige of indebtedness was paid off. The purchase of the lot on South College avenue and the erection of the buildings—there being now six in number—was not the result of any concerted action on the part of any number of friends, but it was largely the result of the persistent and almost Herculean efforts of the pastor of the Berean Church, the instigator and promoter of the enterprise. I make this correction not that the pastor of the Berean Church wishes

any special honor to be conferred upon him, but because he is jealous of the few pearls which belong to his race, a race which has been long wronged, but which is now making a manly effort to retrieve the past. He would have no man or men, though they be friends, take their crown. With this error corrected, no one is more ready to scatter roses along the pathway and over the graves and to keep fresh in the mind of the world the sacred memories of that saintly galaxy of friends who assisted him in building up the Berean enterprise than the pastor of the Berean Presbyterian Church.

No, my friends, this noble band will never be forgotten by me. Methinks I now hear them sing, also the rapturous shout of that vast multitude which no man can number, ten thousand times ten thousand, and thousands of thousands, as the Master meets the latest arrival on the celestial shores and says to him. "Come, ye blessed of my father, inherit the kingdom prepared for you from the foundation of the world, for I was hungry and ye gave me meat, I was thirsty and ye gave me drink, I was naked and ye clothed me, I was sick and in prison and ye visited me. For inasmuch as ye did it to the least of these, my brethren, ye did it unto me."

I HAVE READ OF A BEAUTIFUL CITY

Solo and Chorus by Maude F. Anderson.

I have read of a beautiful city,
Far away in the Kingdom of God:
I have read how its walls are of jasper,
How its streets are all golden and broad.
In the midst of the street is life's river
Clear as crystal and pure to behold;
But not half of that city's bright glory
To mortals has ever been told.

Chorus:

Not half has ever been told;
Not half has ever been told;
Not half of that city's bright glory
To mortals has ever been told.

* Since the meeting one of the warmest friends of the Berean Enterprise passed away, Mr. John H. Converse, who died on Tuesday, May 3rd, 1910.

Rev. Wm. H. Roberts, D. D., LL. D.

It gives me pleasure to be present, both personally and as a representative of the Presbyterian Church in the U. S. A., at this commemorative gathering, at once a tribute to departed worth and a stimulus for further achievement. The departed brother whose service to this congregation we honor was a man of force, of a generous nature, and of far-sighted vision. He comprehended the needs of the colored population of this city, and gave of his substance, abilities, and time for its supply. While, however, we pay to him the honor that is due him, let us not forget those who labored with our absent friend, particularly the pastor of this church. The courage, the hopefulness, and the persistency of Dr. Anderson deserve high appreciation; he it was who, by illustration in his own life of the perseverance of the saints, gave the opportunity to our friend and to others, to contribute alike of their resources and abilities for the advancement of Christ's cause in this part of our great city.

It is well for us to remember in connection with this church and the service rendered to it by the friend whom we commemorate, that the Christian Church knows no line of demarcation in its qualifications for membership, or in its calls to service, as between races and nations. This is true also of the Republic of which God in His goodness has made us citizens. It becomes us, therefore, both as Christians and Americans to look at all the enterprises connected with the Christian Church from a broad standpoint of common humanity. The Apostle Paul gave to the Church in his day the keynote of catholicity in this respect in the words: "Where there is neither Greek nor Jew, circumcision nor uncircumcision, Barbarian, Scythian, bond nor free; but Christ is all and in all." Christ died for the world of mankind without distinction of race or nationality, and His people are ever to keep in mind in all their labor this great and abiding fact.

Further, as we live and labor, it is well to remember that back of all true service appears the principle contained in the expression, "Your servants for Jesus' sake." Christians live for Christ because of their obligations to Christ. He loved us and gave Himself for us, and therefore we live unto Him. It will be found that this conception of Christian service lies back of every true life. The saints of God who have gone before us, the servants of Christ who abide on earth, were and are all of one mind in this respect. Whether the brother we commemorate, or others still on earth, of them all is it true, both as to their gifts and their services, that they glory in Christ and His Cross. It is for this spirit that this congregation stands, and it is by this spirit that it has and will progress in every good work. May this spirit abide in us, and in all the servants of Christ, throughout the world with increasing power.

A word as I close. What has been just said by me has peculiar application to Americans. In the providence of God, we, as a people, are in the front rank of progress, both secular and religious. We are a government of the people, by the people and for the people. All races and nations find in this Republic a home. The ruling ideas within our borders are the ideas which find their origin in the mind of Jesus Christ. May we be so guided of God as individuals and as a people, as to make it increasingly clear that the most honorable names known to mankind are those of American and Christian.

Address By Mr. Robert S. Jackson

Mr. President, Ladies and Gentlemen.

If I could carry out my feelings I would take my seat among the auditors, among the friends and members of the family of the deceased, rather than attempt to make an address on this occasion.

I knew Mr. McGill well for over fifteen years. I was brought into the association by one of its managers who has long since gone to his reward, and my interest has gradually deepened from the time I entered the association to the present.

The Berean Building and Loan Association owes its great success chiefly to Mr. John McGill. Scores of our people who are now living in their own homes would never have owned a foot of land had it not been for the encouragement they received from him. Very often members would come to the Association and say they were not able to keep up their payments on their homes, and were ready to let them go by default. When Mr. McGill would hear of it he would say to some one of the members of the board: "Go and examine privately into the condition of these parties, find out all about them, whether they are working steadily, what wages they are receiving, what obligations they have on them, and report to me." I have often gone on this errand, and when Mr. McGill would find out all the facts and if the people were worthy he would say to me and other members of the board whom he would send: "Well, I'll let them have the money. Don't say anything about it, and I'll try and tide them over." Frequently the association would be in debt to Mr. McGill five, ten and twenty thousand dollars at one time. The fact is, we would not have been able, in very many cases, to loan to our stockholders on homes had it not been for the kindness and generosity of Mr. McGill.

Mr. McGill always treated us like men, not as paupers or inferiors who had no rights that others were bound to respect. When he caught me by the hand the first time I met him, I knew by his grasp that he was a friend.

During one of his last ill spells I was sent for by Mr. McGill to talk over some matters of business, and his conversation from beginning to end, was the Berean Building and Loan Association, so that I was obliged to back and back, and finally to back and bow myself out of the room in order to leave.

I am so glad that the association will continue to have the friendship and hearty co-operation of the McGill family. His mantle has fallen upon his namesake and son, John McGill, Jr., who takes his place as treasurer in the association, the position which the late Mr. McGill so honorably filled for twenty-two years, from the time of the organization of the association in 1888. Mr. McGill will ever live in the hearts of the colored people of this city, for he was one of their truest and best friends. Too much cannot be said to his praise. I am no speaker, as you all perceive, but I am glad to give expression to what I know to be true in reference to this great and good man.

Music by the Choir.

LEAD KINDLY LIGHT

Lead, kindly Light, amid the encircling gloom,
Lead Thou me on;
The night is dark, and I am far from home;
Lead Thou me on;
Keep Thou my feet;
I do not ask to see
The distant scene—one step enough for me.

Address By Mr. John G. Parke

Were I to consult my own feelings in this service I should greatly prefer to be among the hearers. To my mind, the memorial service to this great and good man is complete without another sentence being uttered. It was, however, my privilege to have spent a part of my boyhood days in a store in the same community where Mr. McGill started business as a storekeeper. I found there the shadows and footprints of a life deeply imprinted in the hearts of those old farm people who had dealt with him and who honored him as a man of sterling integrity; and

although Mr. McGill had been away from the place for several years, and the store was generally known by the name of the post office, "South Hermitage," yet those people insisted upon calling it McGill's store. It was while paying a visit to relatives in that country place where I met Mr. McGill for the first time. One of my first impressions of this man was the wonderful scope of general information he possessed, and his entertaining and instructive method of imparting his knowledge to others, never failing to bring out the humorous side of his subject, which to me was most fascinating. Later, when I came to Philadelphia, it was my fortune to have been connected with the now "West Green Street" Presbyterian Church for a period of twelve years, where he was a Ruling Elder during the period of my membership, and it was my intention to have spoken of Mr. McGill in this relation, but Dr. Stewart has so beautifully, forcefully and completely presented this picture of his Christian character, out of a heart filled with love and admiration, after a fellowship and friendship extending over a period of forty years, so there is nothing I could add to interest you. For years I have known Mr. McGill as a business man, where he was known as a prince among manufacturers, merchants, and I may say bankers as well.

He was one of the pioneers who went into the Southland, where, by his superior knowledge in erecting suitable buildings for manufacturing purposes he was sought out as a desirable person to help to establish and locate cotton mills in the country where cotton grows, and being full of energy and enterprise, and being able to control capital, there is a chain of cotton mills today in successful operation which will stand as a monument to his genius and an example to future generations.

Mr. McGill's interest in the colored people of Philadelphia has found expression through the Berean Building and Loan Association, of which he was the first and only Treasurer, extending over a period of twenty-two years. Nor did he resign during his declining health, but held the position until released by the death messenger.

He was always intensely interested in assisting the people to procure their homes, and never lost patience with the most trying cases.

Those who succeed him in this great and important work cannot but feel their inability to fill the place made vacant by his removal from our midst, but by each one doing a little more, and doing all very much better than ever before, and keeping in mind the good advice and counsel he has given from time to time, we may be able to perpetuate the great work he so nobly began and so successfully carried forward.

THE LORD'S MY SHEPHERD

The Lord's my Shepherd, I'll not want,
He makes me down to lie.
In pastures green, He leadeth me,
The quiet waters by.

Address By Mr. John H. Clower

One of the founders of the Berean Building and Loan Association

Ladies and Gentlemen:

I presume that it is fitting that I should have something to say on this occasion, as I have been associated with the Berean Building and Loan Association from its very beginning. It was in the fall of 1887 that Mr. Anderson called upon me and suggested that I consent to come on the Board of Management of the Association, which he had thought of organizing. The need of such an association among the colored people in the northwestern section of the city of Philadelphia in his mind, was evident and when he finally convinced me of its necessity I gave my consent to come on the Board, if it were the desire of the called meeting.

A public meeting was called at the Berean Presbyterian Church, February 12th, 1888, to consider the suggestion. After a full discussion of the matter the association was organized with the following officers and directors: President, William Still, Vice-President, Matthew Anderson; Treasurer, John McGill; Solicitor, Hon. George S. Graham; Secretary, W. W. Still; Directors, William S. Reyburn, John H. Clower, Thomas Walter, Herkimer Rosebone, Joseph Clough, William H. Crawford, Reuel Stewart, M.D., Charles N. Brown, Joseph N. Pattison, Stephen L. Nichols, Carter Williams, Jacob A. Jeffers and John S. Scott.

In this connection I might say that Dr. Anderson was nominated president by Mr. Graham, and strongly urged to accept the same, but he positively refused and nominated Mr. William Still for the office.

I moved that the Association be called the Berean Building and Loan Association, which was seconded in a speech by Hon. George S. Graham, in which he said that a more appropriate name could not be given.

A committee was appointed to draft a constitution and by-laws consisting of Michael J. Brown, Hon. George S. Graham, John H. Clower, John McGill and Charles N. Brown. It was moved and seconded that the meetings of the Association be held on the 4th Thursday in the month.

At the first meeting there were but fifty shares of stock subscribed, but according to our last annual report of February 24th, 1910, the Association is carrying 2907⅛ shares of stock.

The first property purchased through the Association by a stockholder, was by Mr. William H. Riley, at 932 N. Alder street, at $1,000. Mr. Riley had been renting this same property for twelve dollars a month. It now cost him but ten dollars a month, a saving of two dollars monthly.

There have been purchased through the Association since its organization, in 1888, two hundred and fifty homes for its stockholders, at an average valuation of $1,800, making the en-

tire valuation of the homes owned now by the stockholders to be $450,000. This speaks volumes, friends. These two hundred and fifty homes are for the most part excellently located on good streets and it is quite possible that not one of them would have been purchased by these families had it not been for the assistance they received from the Association. These properties are all worth the price paid for them, as I am in position to know, having been on the property committee from the very beginning of the Association. I am happy to state also that the owners of these homes have for the most part been most regular in their payments when compared with other associations. There have been but few forfeitures of homes.

The Berean Building and Loan Association has met promptly on the 4th Thursday in the month since its organization, even when the meeting night fell on Christmas or New Year's or any other legal holiday, and I am glad to know that I have missed but two meetings since its organization and those on account of sickness.

While we have all done what we could to further the interests of the Association, I am free to say that it would never have reached the success it now enjoys had it not been for the untiring efforts of our deceased friend and helper, Mr. John McGill, with whom I have been in close touch from the beginning.

And now that he is gone, I sincerely hope that we will all emulate his untiring efforts in doing all we can to further the interests of the Association and thus aid in the financial and moral uplift of the colored people of this city.

Music by the Choir.

HEAVEN IS MY HOME

I'm but a stranger here,
Heaven is my home;
Earth is a desert drear,
Heaven is my home;
Danger and sorrow stand
Round me on every hand;
Heaven is my fatherland,
Heaven is my home.

Resolutions on the Death of John McGill, who departed this life January 30, 1910

Read By Wm. W. STILL, Esq. Sec. B. B. & L. A.

Whereas, It has pleased Almighty God in His infinite wisdom to remove from us our beloved and esteemed friend and Treasurer, Mr. John McGill, in the midst of his toil, leaving naught but sweetest memories of a life of sincerity, which will be ever cherished by those who are left behind; and

Whereas, The members and directors of "The Berean Building and Loan Association" keenly feel the loss of one who was not only our Treasurer, but a sympathetic, dear and true friend as well; and

Whereas, In his personal relations with us all, his conduct was of a character to inspire confidence, compel regard and engender sincere and lasting attachment. He made a friend of every well-meaning stockholder. The lesson of Mr. McGill's business life with us, emphasized as it was by a generous forbearance and broad charity, contains much that is well worthy of emulation; and

Whereas, To know him was to love him, and his hundreds of friends among our Association will sincerely mourn the loss of the man who was ever ready to help those in distress, and whose cheerful words and kindly advice raised the hopes in the hearts of many of us when kind words meant much; therefore be it

Resolved, That it is with profound sorrow that "The Berean Building and Loan Association" learns of the death of Mr. John McGill, who for twenty-two years has been its Treasurer and most faithful friend and promoter, and who also did more to

encourage the industrial and economic efficiency of the colored people of Philadelphia than any other man; therefore be it

Resolved, That in the death of Mr. McGill "The Berean Building and Loan Association" has lost one of their most valuable friends, whose pristine character, excellent advice and quiet influence for good will ever be cherished by the Association and a grateful people through all coming years;

Resolved, That our deep expression of sympathy and sorrow be extended to the bereaved family, and those that were near and dear to him, for this, their irreparable loss, and may the future bring more kindness and tenderness to relieve their sorrow; and be it further

Resolved, That a copy of these resolutions be sent to the family of the deceased, published in our weekly papers, and a copy be spread upon our minutes.

Matthew Anderson, D. D.
John H. Clower,
William W. Still,
Committee.

Music by the Choir.

ABIDE WITH ME

Abide with me! Fast falls the eventide,
The darkness deepens,
Lord with me abide!
When other helpers fail and comforts flee,
Help of the helpless, oh, abide with me!

The following letter was read from Mr. Frank R. Whiteside, a director of the B. B. & L. A. for years:

Ocean City, N. J., April 1st, 1910.

Dear Doctor Anderson:

I deeply regret my absence from the city over Sunday will prevent me joining with you in paying respect to the memory of our deceased treasurer, Mr. Jno. McGill, after a period of more than twenty-eight years unbroken business relations as Treasurer and Director in building association work, I desire to add my word of testimony to his sterling worth and untiring ability, a rare and exceptional Christian gentleman, whose influence for good will follow him for many years to come, and scores will rise up to call his name blessed. May his mantel fall worthily on the shoulders of his son, Jno. McGill, Jr., and his grandson, Irvin Shupp, who for years past have done such signal service to the Berean Building and Loan Association.

Very truly yours,

FRANK R. WHITESIDE.

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